

Federal Employees Group Life Insurance

2004 FEGLI Open Season Overview

What Is It?

- ➔ The Federal Employee's Group Life Insurance Program (FEGLI) consists of basic life insurance coverage and three options that include coverage for up to five times an employee's base salary plus coverage for family members.
- ➔ During open season, eligible employees can enroll, increase or change coverage without having a physical or answering any questions about their health.
- ➔ The types and amounts of available coverage are not changing.
- ➔ See the ABC-C web site for more information on FEGLI

<https://www.abc.army.mil/Information/ABCLife/Life.asp>

When Is It?

- ➔ Employees may make elections
1 – 30 Sep 04
- ➔ Elections effective first pay period
on/after **1 Sep 05** if pay and duty
status requirements met

Who Can Participate?

- All employees that are eligible for FEGLI, including employees in non-pay status
- Employees that are excluded from FEGLI coverage cannot participate
 - Annuitants cannot participate unless they are employed and eligible for FEGLI coverage

Must Everyone Make an Election?

- ➔ No, open season elections are optional
- ➔ If an employee does not make an open season election, the existing FEGLI will remain the same after the effective date

Processing the Election During Open Season

- All processing for Army will be electronic through the ABC-C EBIS and IVRS systems
- Employees may receive election acknowledgement through EBIS or faxback.
- **No paper forms accepted**

After Open Season

- Acknowledgement copy of the open season election, electronic form FE-2004, will be available on EBIS and faxback
- Employee will not be able to change election without a life event
- Remember – open season elections are not effective until 1 Sep 05

Life Events After Open Season

- ➔ If the employee has a life event, generate the FEGLI change as normal through ABC-C.
 - The employee will be reminded that there is a pending open season transaction.
 - Employee may then keep, void, or modify the Open season election as desired.

Cancellation of FEGLI

- ➔ If an employee elects to cancel FEGLI after Open Season
 - There will be a reminder of the pending open season election with notification that it will be voided if FEGLI is cancelled.
 - If the employee confirms the cancellation, the open season election will be automatically voided.

If the Employee Transfers into Army

- Currently a gray area - Need decisions:
 - As to whether or not to file the acknowledgement form in the OPF
 - If the gaining agency (Army) will provide a copy of the form from the OPF or employee to the ABC-C for entry into IVRS
 - If the gaining agency (Army) will require the CPOC to suspense and process the action

What If the Employee Separates?

- ➔ If the employee separates for retirement or other reason before the open season election effective date of 1 Sep 05
 - The pending election will not take effect and the employee will not be covered by the pending election.
 - There are not exceptions.